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Making your living allowance work for you.

VISTA Viewfinder
Issue 11:
September 16, 2008

VISTA: Volunteers In Service To America
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viewfinder



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Using Technology to Advance People Economically

By Holly Kalemeris
VISTA Leader, One Economy
Winston-Salem, NC

During my first year as a VISTA, I was assigned to the AccessAll Program, which is a partnership between AT&T, One Economy, and Habitat for Humanity. The AccessAll program offers a free computer and two years of free AT&T Internet service to all Habitat for Humanity homeowners who qualified for the program.

THE LANDSCAPE



VISTA Campus
now launched!

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**V Cafe Question
of the Month:**
How do you define
poverty, and has it
changed since you
began serving as a
VISTA?
[answer now](#)

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Giving Access: Holly with homeowners and volunteers at a computer installation for new Habitat for Humanity homeowners in Tulsa, Okla., in December 2007.

My service assignment was to build the capacity of Habitat for Humanity affiliates by developing resources within their organization to implement the AccessAll program. This included recruiting volunteers to install computers in the Habitat homes. Also, I set up computer classes at Habitat for Humanity, and I recruited volunteers to teach and assist these classes. As a VISTA Leader, I support One Economy's VISTA program and The Hive, a charter school in Windsor, N.C., that focuses on recovery for hard-to-reach students.

Since its founding in 2000, One Economy has worked to maximize the potential of technology to help low-income people improve their lives and enter the economic mainstream, which means joining the rest of the world with the technical tools and resources needed to survive successfully. We use innovative approaches to deliver the power of technology and information to low-income people, connecting them to valuable tools for building better lives.

One Economy differs from other finance-focused programs by offering people technology solutions as a means to succeed economically. While providing the technology tools such as a computer and Internet access to low-income families, One Economy also provides resources such as www.theBeeHive.org, which has financial education and tools such as a free tax tool, budget builder, financial coaching, free credit reports and home buying guidance.

I was immediately drawn to One Economy due to their unique approach to combating poverty. While service has always been a part of my life, I never realized the power of technology when it comes to someone's ability to escape

poverty. I was also impressed by more than 50 communities across the country that One Economy works in and the freedom I had to choose a location for my service. I decided to serve initially as a Summer Associate to get to know the program and then take on a year of service as a VISTA. I was empowered by what I was able to accomplish through this program, and I gladly took on yet another year as a VISTA Leader for One Economy.

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Financial Access Program Opens in Eight Communities

An initiative of the U.S. Treasury Department, the Community Financial Access Pilot, is a program that brings together financial institutions, community organizations and government agencies to share resources and address financial needs in low-to-moderate income communities. Program organizers hope other communities will use the Pilot as a model to start programs of their own.

Currently, the program operates in the following communities:

Brownsville, TX
Fresno, CA
Cowlitz County, WA
Philadelphia, PA
Eastern Kentucky
Jacksonville, FL
Mississippi Delta Region, MS
St. Louis, MO

“All the communities are different,” said Naomi Vernon, community consultant with the Pilot. “When we go into a community, we try to identify all the organizations—community-based, non-profits, faith-based and financial institutions—any entity that offers a service or product to the low-income community. The initial meeting outcome and need of the community drives the structure of the program.”

For example, Brownsville, TX, community partners decided to focus on individual debts through small dollar loan and account programs and financial education. St. Louis already had resources in place, but the program united them. In the Mississippi Delta, the program partners with Head Start to assist parents in financial education and saving for college. Trainings are available to VISTAs through this initiative as well as the FDIC’s 10 regional offices.

As for VISTAs who do not work with a finance- or asset-building project, Louisa Mittlegluck Quittman, director of

the Pilot, said that “financial education is most effectively delivered when it’s part of another program.” Helpful links to financial education curricula and organizations for VISTAs’ personal and program use are listed below.

Please contact VISTA Outreach at VISTAOutreach@cns.gov if you are interested in starting a Community Financial Access program in your area or have further questions for VISTA’s partners at the Pilot program.

Consumers: <http://Mymoney.gov>

Program information: [click here](#)

FDIC’s Money Smart program: [click here](#)

Consumer Credit Union Association resources: [click here](#)

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Living on the Living Allowance



Perhaps it sounds a little easier than it is. VISTAs work hard for their living allowance. But how can they make their living allowance work hard for them too?

Visit the [VISTA Campus](#).

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Financial Tips to Help You through Your AmeriCorps Term of Service

by Greg Heinrich, AmeriCorps Alum



AmeriCorps Alums understands that many members face financial challenges during their term of service, and that is why we offer alumni

and current members valuable cost-saving opportunities through our online community. Every dollar you save is one you can use to help pay the bills at the end of the month. Two of these dollar-saving opportunities are noted below:

1) [Bank of America's Keep the Change Program](#)

(available late September, 2008)

- Keep the Change is an innovative banking product enabling your customers to save while making everyday purchases
- Debit card purchases are rounded up to the next whole dollar with the difference transferred into a Bank of America savings account
- Bank of America matches your savings— (100% for first 3 months; 15% annually thereafter)
- You receive your own personalized AmeriCorps Alums debit card and checks with AmeriCorps Alums logo

For more information about this opportunity, please [click here](#).

2) [Free Federal and State Tax Return Filing](#)

- Through a unique partnership with One Economy, all AmeriCorps alumni and current AmeriCorps members can file their federal and state tax returns at no cost
- If you make under \$54,000, you can securely access our tax preparation tool-powered by H&R Block- and file your returns in less than an hour
- That's a \$49.95 value provided at no-cost to you
- In 2008, alumni and current members used the tool to claim nearly \$1.5 million in federal and state tax refunds
- The 2009 version will be available in early January, 2009

For more information about this opportunity, please [click here](#).

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Frequently Asked Questions:

Q: What is the Viewfinder?

A: VISTA means view-looking out on a broad expanse. The viewfinder, a toy that all generations of VISTAs recognize, was a kind of binocular that focused on points of interest, highlights, and snapshots in living color. The

VISTA Viewfinder surveys in the landscape and zeroes in on service.

Q. Why the Viewfinder?

A. Here's your direct link to connecting with other VISTAs, learning what they are doing, and helping to spread the message of VISTA and national service!

Q. How can I contribute?

A. Have a story to tell? Submission ideas? Contact vistaoutreach@cns.gov. Use the Viewfinder to highlight your VISTA service and share your experiences with others across the country!

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